

CARROLLTON BANCORP

	CPP Disbursement Date	RSSD (Holding Company)	Number of Insured Depository Institutions		
	02/13/2009	1469800	1		
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev		
Assets	\$422	\$386	-8.6%		
Loans	\$318	\$322	1.1%		
Construction & development	\$54	\$38	-30.6%		
Closed-end 1-4 family residential	\$76	\$82	8.5%		
Home equity	\$40	\$39	-2.2%		
Credit card	\$0	\$0			
Other consumer	\$0	\$0	-24.5%		
Commercial & Industrial	\$34	\$30	-11.3%		
Commercial real estate	\$106	\$123	16.6%		
Unused commitments	\$81	\$56	-30.3%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$26	\$19	-26.7%		
Asset-backed securities	\$0	\$0			
Other securities	\$31	\$13	-57.5%		
Cash & balances due	\$23	\$7	-71.4%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$95	\$100	4.7%		
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$100	\$93	-6.7%		
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$389	\$355	-8.8%		
Deposits	\$336	\$303	-9.8%		
Total other borrowings	\$50	\$48	-3.1%		
FHLB advances	\$43	\$48	11.6%		
Equity					
Equity capital at quarter end	\$34	\$31	-6.3%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$9	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	8.7%	9.0%	--		
Tier 1 risk based capital ratio	9.8%	9.6%	--		
Total risk based capital ratio	11.0%	10.8%	--		
Return on equity ¹	-6.6%	-14.4%	--		
Return on assets ¹	-0.5%	-1.2%	--		
Net interest margin ¹	3.6%	4.2%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	54.7%	85.4%	--		
Loss provision to net charge-offs (qtr)	85.8%	81.4%	--		
Net charge-offs to average loans and leases ¹	2.7%	3.7%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010	
Construction & development	7.6%	3.2%	3.4%	2.5%	--
Closed-end 1-4 family residential	1.6%	0.9%	0.1%	0.6%	--
Home equity	0.6%	0.4%	0.0%	0.1%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.0%	0.0%	1.6%	0.0%	--
Commercial & Industrial	2.6%	8.0%	0.5%	2.8%	--
Commercial real estate	1.0%	0.4%	0.0%	0.5%	--
Total loans	2.4%	1.6%	0.7%	0.9%	--